

Checks Outstanding		Reconciliation of Account		
Number	Amount	<p>To balance your checkbook with your statement...</p> <p>- Review the list of paid checks, ATM Withdrawals, Visa Check Card purchases, and auto debits on your statement and mark them off in your checkbook. List at the left any checks still outstanding, including those written in a prior statement period. Subtract from your checkbook balance any check or other paid items which you have not already recorded.</p> <p>- Check off the deposits shown on the statement against those in your checkbook. Be sure to enter in your check book any you might have failed to record. List in the space provided below any deposits made which do not appear on the statement. (If any of those deposits, including Social Security, payroll deduction or U.S. Government checks were made 3 or more business days prior to statement date, notify the credit union.)</p> <p>- Subtract service charge(s), if any, from your checkbook balance.</p> <p>- Complete the form below. The final figure should agree with your checkbook balance.</p>		
	\$			
		ENTER ending balance from your statement	\$	
		ADD deposits, transfers and ATM deposits not included on this statement		
			Sub-total	
Total	\$	SUBTRACT Outstanding checks, ATM withdrawals, Visa Check Card purchases, and Auto Debits		
		THIS TOTAL SHOULD AGREE WITH YOUR CHECKBOOK BALANCE	\$	

In case of Errors or Questions About Your Account or Electronic Transfers

If you think your statement is wrong, or if you need more information about a transaction on your statement call us at (800) 359-1939, write to us at 2075 Big Timber Road, Elgin, IL 60123, or via e-mail to questions@alerofinancial.org as soon as possible. We must hear from you no later than 60 days after we send the FIRST statement on which the problem or error appeared. Should you elect to notify us by telephone, we may require that you send us your request in writing within 10 business days of the original call.

In your letter, please provide us with the following:

- (1) Your name, member number, and account number affected.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about.
- (3) The dollar amount of the suspected error.

We will investigate your dispute and will correct any error promptly. If we take more than 10 business days (20 business days on new accounts less than 30 days old) to investigate, we will credit your account for the amount you think is in error.

This is a summary of your rights. For a full disclosure of your rights and creditor's responsibility under the Federal Fair Credit Billing Act or a copy of the Regulation "E", Fee Schedule, Funds Availability Disclosure, contact us as noted above.

* This account is transferable only on the records of this credit union.